

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for Debtors

In Re:

REGINA YVONNE GUTHRIDGE

Debtor(s).

Case No.: 14-26918/CMG

Chapter: 13

Hearing Date: 09/21/16

Judge: Christine M. Gravelle

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
 TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The Debtors in the above-captioned Chapter 13 proceeding hereby object to the following:

1. Motion for Relief from the Automatic Stay filed by Bank of America, creditor. A hearing has been scheduled for September 21, 2016 at 9:00 am.

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for , 2016 at 9:00 am.

Certification of Default filed by , creditor. I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee. I am requesting a hearing be scheduled on this matter.

Re: In re Guthridge
Bky No.: 14-26918/CMG

2 Payments have been made in the amount of
\$ _____, but have not been accounted for.
Documentation in support is attached hereto.

2 Payments have not been made for the following
reasons and debtor proposes repayment as follows:
Attached are three copies which I do not believe I
have received credit for. I would like to cure any
remaining arrears over a period of time.

2 Other: _____

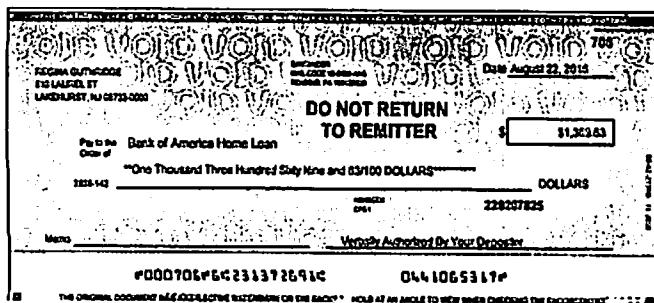
3. This certification is being made in an effort to resolve the issues
raised by the creditor in its Motion.



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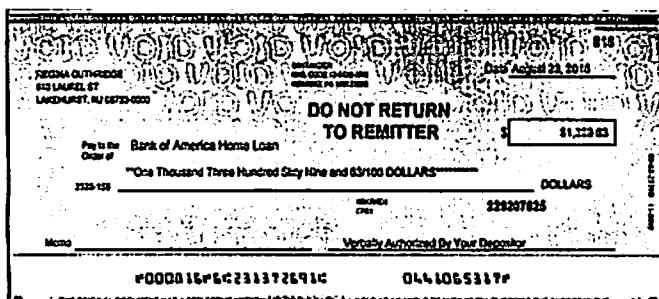
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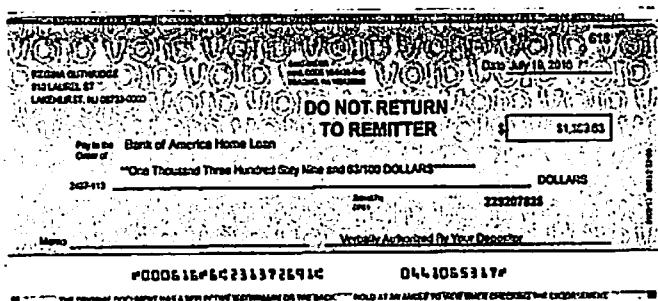
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Bky No.: 14-26918/CMG

4. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Date: 7/31/16

Regina Yvonne Guthridge
Regina Yvonne Guthridge